

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

TONYA M. GARCIA

Debtor(s)

Case No. 16-18422-MDC

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/06/2016.
- 2) The plan was confirmed on 07/11/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/13/2023.
- 6) Number of months from filing or conversion to last payment: 83.
- 7) Number of months case was pending: 87.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,450.95.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$34,540.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$34,540.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,515.80  
Court Costs \$0.00  
Trustee Expenses & Compensation \$2,638.21  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$6,154.01**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AIDVANTAGE ON BEHALF OF: DEPT	Unsecured	NA	68,941.75	68,941.75	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	NA	166.71	166.71	69.82	0.00
AMERICAN INFOSOURCE LP	Unsecured	NA	158.01	158.01	66.17	0.00
BLAZE MASTER CARD	Unsecured	442.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
COMCAST CABLE	Unsecured	1,436.09	NA	NA	0.00	0.00
CONTINENTAL FINANCE	Unsecured	570.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING	Unsecured	166.71	NA	NA	0.00	0.00
CREDIT FIRST	Unsecured	NA	555.40	555.40	232.60	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	177.12	177.12	53.58	0.00
FIRST NATIONAL BANK	Unsecured	357.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	449.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	86.84	86.84	36.35	0.00
INTERNAL REVENUE SERVICE	Priority	NA	924.43	924.43	924.43	0.00
LANCASTER AREA SEWER AUTHORITY	Secured	NA	908.78	908.78	829.65	0.00
LENDMARK FINANCIAL SERVICES LLC	Secured	6,770.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	523.19	523.19	219.11	0.00
MIDAMERICA/MILESTONE/G	Unsecured	270.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	442.30	442.30	185.23	0.00
NELSON MARTINEZ-HERNANDEZ	Priority	NA	NA	NA	0.00	0.00
NOVAD MANAGEMENT CONSULTING	Secured	NA	5,914.68	5,914.68	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	NA	167,753.74	13,726.43	13,726.43	0.00
PENNYMAC LOAN SERVICES LLC	Secured	NA	NA	6,719.96	6,719.96	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	646.54	646.54	270.76	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	549.61	549.61	230.17	0.00
PREMIER BANKCARD, LLC.	Unsecured	NA	449.18	449.18	188.11	0.00
QUANTUM3 GROUP	Unsecured	NA	351.86	351.86	147.36	0.00
RMS	Unsecured	693.08	NA	NA	0.00	0.00
SCOLOPAX, LLC	Secured	NA	4,486.26	4,486.26	4,486.26	0.00
SCOLOPAX, LLC	Unsecured	NA	NA	NA	0.00	0.00
SYNCHRONY BANK (WALMART)	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WILMAC EMPLOYEES CREDIT UNIOI	Secured	NA	6,337.00	6,337.00	0.00	0.00
WILMAC EMPLOYEES CREDIT UNIOI	Unsecured	NA	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$26,361.07	\$20,446.39	\$0.00
Debt Secured by Vehicle	\$10,823.26	\$4,486.26	\$0.00
All Other Secured	\$908.78	\$829.65	\$0.00
<b>TOTAL SECURED:</b>	<b>\$38,093.11</b>	<b>\$25,762.30</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$924.43	\$924.43	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$924.43</b>	<b>\$924.43</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$73,048.51</b>	<b>\$1,699.26</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,154.01</u>	
Disbursements to Creditors	<u>\$28,385.99</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$34,540.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/05/2024

By: /s/ Kenneth E. West

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.